Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	the name that is on your nment-issued picture ication (for example, river's license or	Paul First name	First name
passp		Middle name  DeJohn	Middle name
identifi	your picture ication to your meeting se trustee.	Last name Jr.	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 1445	XXX - XX
Individ	er or federal dual Taxpayer fication number	OR	OR
		<b>9</b> xx - xx	9xx - xx

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Document DeJohn Paul Lawrence Debtor 1 Case Number (if known) \_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN
5.	Where you live	14409 Jefferson Avenue  Number Street	If Debtor 2 lives at a different address:
		Unit 2W  Orland Park  City  State  ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City  State  ZIP Code	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.  Number Street  P.O. Box  City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Paul Lawrence Document DeJohn Page 3 of 56

Case Number (if known)

<ul> <li>The chapter of the Bankruptcy Code you</li> </ul>		•		quired by 11 U.S.C. § 342(b) for Individuals age 1 and check the appropriate box.
are choosing to file	■ Chap	ter 7		
under	☐ Chap	ter 11		
	☐ Chap	ter 12		
	☐ Chap	ter 13		
B. How you will pay the fee	local yours subm	court for more details a elf, you may pay with o	about how you may p cash, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check
	_		•	ose this option, sign and attach the
	Applic	jation for individuals to	Pay The Filing Fee	in Installments (Official Form 103A).
	By law less to pay th	w, a judge may, but is han 150% of the officia ne fee in installments).	not required to, waiv al poverty line that ap If you choose this o	st this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is oplies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> 3) and file it with your petition.
9. Have you filed for	■ No			
bankruptcy within the last 8 years?	□ v	District None	<b>NA</b> (1)	O N
iast o years:	☐ Yes.	District 140110	When	Case Number  MM / DD / YYYY
		District None		
		District None	When	Case Number
		District	When	Case Number
				MM / DD / YYYY
10. Are any bankruptcy cases pending or being	■ No			
filed by a spouse who is	☐ Yes.			Relationship to you
not filing this case with you, or by a business parter, or by affiliate?		District	When	Case Number, if known
		Debtor		Relationship to you
		District	When	Case Number, if known
				אואי / טט / זוזז
11. Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain residence?	ned an eviction judgmer	nt against you and do you want to stay in your
		■ No. Go to line 12. □ Yes. Fill out <i>Initial</i> this bankruptcy pe		viction Judgment Against You (Form 101A) and file it w

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12.					
	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	·		City		State Zip Code
			Check the appropriate box to desc	cribe your business:	
			☐ Health Care Business (as de	fined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate (as	defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in 1	1 U.S.C. § 101(53A))	
			☐ Commodity Broker (as define	ed in 11 U.S.C. § 101(6))	
			☐ None of the above		
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. I	ne Bankruptcy Code. am filing under Chapter 11 and I a Bankruptcy Code.	n NOT a small business debtor accor	-
Pa	rt 4: Report if You Own or Hav	∕e Any Hazard	ous Property or Any Property That N	eds Immediate Attention	
		-			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	Vhat is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs	■ No.		ny is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any	■ No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	■ No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	■ No.	If immediate attention is needed, w	ny is it needed?	

Debtor 1

Paul Lawrence Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

bout Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
ou must check one:	You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

	ed to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

☐I received a briefing from an approved credit
counseling agency within the 180 days before I
filed this bankruptcy petition, and I received a
certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
crodit counceling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-20933 Doc 1 Filed 07/13/17

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Debtor 1

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Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household	
			business debts? Business debts are debestment or through the operation of the busin	-
		No. Go to line 16c.	outlient of through the operation of the sauli	ood of invocations.
		Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business	debts.
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is		er 7. Do you estimate that after any exempt are paid that funds will be available to distr	The state of the s
	excluded and	No.		
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐Yes.		
18.	How many creditors do	<b>1</b> -49	1,000-5,000	25,001-50,000
	you estimate that you	☐ 50-99	5,001-10,000	50,001-100,000
	owe?	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
	Have much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
20.	How much do you estimate your liabilities	□ \$50,001-\$100,000	\$10,000,001-\$10 million	\$1,000,000,001-\$1 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Ра	rt 7: Sign Below			
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the inf	formation provided is true and
		·	oter 7, I am aware that I may proceed, if eligit inderstand the relief available under each cha	
		- ·	did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 34:	
		I request relief in accordance with	the chapter of title 11, United States Code, s	specified in this petition.
		_	nent, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.	
		/s/ Paul Lawrence De. Signature of Debtor 1		nature of Debtor 2
		Executed on07/05/2017	7 Eva	cuted on
		MM / DD		MM / DD / YYYY

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Debtor 1	Paul	Lawrence	DeJohn	Case Number (if known)
	First Name	Middle Name	Last Name	, i

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date:	07/12/2	017
Signature of Attorney for Debtor	_ Buic	MM / D	D / YYYY	
Tarek Muhammad Khalil				_
Printed name				
Geraci Law L.L.C.				_
Firm name				
55 E. Monroe St., #3400				
				_
				•
Number Street				
Number Street Chicago	IL	6060		
Number Street Chicago	ILState		3 Code	
Number Street	State	ZIF	<sup>2</sup> Code	licilaw.con
Number Street  Chicago  City	State	ZIF	<sup>2</sup> Code	cilaw.cor

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Paul	Lawrence	DeJohn				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)				
Case Number (If known)	r		_				

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		<b>Your assets</b> Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 3,225
1c. Copy	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 3,225
Part 2:	Summarize Your Liabilities	
Part 2:		Your liabilities Amount you owe
	le D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,403
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,953.94
	le J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$1,945.00

Document DeJohn Paul Case Number (if known) \_ Lawrence Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records							
_	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes							
<ul> <li>What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>								
8. From the Form 12	\$ 3,390.75							
9. Copy the	Total claim							
9a. Dom	estic support obligations (Copy line 6a.)	\$ <u>0.00</u>						
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00						
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00						
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
9g. <b>Tota</b> l	I. Add lines 9a through 9f.	\$_0.00						

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Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 56		
Debtor 1	Paul	Lawrence	DeJohn			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distr				
Case Number	-		(State)		[	Check if this is an
(If known)		_				amended filing
	orm 106A					
	e A/B: Pr					12/15
ategory where	you think it fits	best. Be as complete and	accurate as possible. If two m	t fits in more than one category, list the parried people are filing together, both	are equally	
=		ct information. If more spa se number (if known). Ans		te sheet to this form. On the top of any	y additional	
			Other Real Esate You Own or Ha	eve an Interest In		
	vn or have any le	gal or equitable interest in	n any residence, building, land	d, or similar property?		
No.						
Yes.	Describe	portion you own for all of	your entries fro Part 1, includi	ng any entries for nages		
	_	-			>	\$0.00
	Describe Your Vel	hialaa				·
Part 2:	Describe Four Ver	incles				
=		·	- · · · · · · · · · · · · · · · · · · ·	e registered or not? Include any vehicle		
-		•	•	xecutory Contracts and Unexpired Leas	es.	
No.	s, trucks, tractors	s, sport utility vehicles, m	otorcycles			
Yes.	Describe					
N	Make:	Buick	Who has an interest in the			claims or exemptions. Put
N	Model:	Regal	Debtor 1 only		•	red claims on Schedule D: aims Secured by Property
Υ	ear:	2004	Debtor 2 only  Debtor 1 and Debtor 2 on	Curr	ent value of the	Current value of the
A	Approximate Milea	age: 207,000	At least one of the debtor	entir	e property?	portion you own?
C	Other information:			\$	1,500.	00 \$1,500.00
[:	2004 Buick Regal	I with over 207,000	Check if this is comm	unity property (see		
1	miles.		instructions)			
			_			
		•	ecreational vehicles, other veh g vessels, snowmobiles, motorcycle	•		
No.	Doute, transfer, met	oro, poroonar natororan, norms	, 1000010, 01101111100100, 111010107010	4000000		
Yes.	Describe					
			our entries fro Part 2, includi			\$ 1,500.00
Part 3:	Describe Your Per	rsonal and Household Items				
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of the
						portion you own?  Do not deduct secured claims
00 U	d mands == 1.5	sia bin an				or exemptions
	d goods and furn Major appliances, f	<b>nishings</b> furniture, linens, china, kitchenv	vare			
No.						
Yes.	Describe	Furniture, linens, small applia	inces, table & chairs, bedroom set		\$800	
			,		4300	\$800.00

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Document Page 11 of 56 Pumber (if known) Paul Debtor 1

First Name Middle Name

Desc Main

07. EI	ectronics	•			
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
С Г	No.	electronic devices	including cell phones, cameras, media players, games		
	Yes.	Dosoribo			
·	163.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$400	
					\$400.00
08. Cd	ollectibles	s of value			
			nes; paintings, prints, or other artwork; books, pictures, or other art objects;		
S	No.	or baseball card o	collections; other collections, memorabilia, collectibles		
	=	Describe			
L L	Yes.	Describe			\$ 0.00
09. Ed	quipment	for sports and	hobbies		<u> </u>
E	xamples: §	Sports, photograph	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
a		carpentry tools; m	nusical instruments		
	No.				
L	Yes.	Describe			0.00
10 Fi	rearms				\$0.00
		Pistols, rifles, shoto	guns, ammunition, and related equipment		
	No.				
Ī	Yes.	Describe			
"					\$0.00
11. CI					
E	<b>—</b>	Everyday clothes, f	furs, leather coats, designer wear, shoes, accessories		
	No.				
	Yes.	Describe	Fugurday elethon	¢150	
			Everyday clothes	\$150	\$ 150.00
12. Je	welry				<u> </u>
E	xamples: E	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
9	old, silver				
	No.				
	Yes.	Describe	Everyday jewelry	\$100	
			Everyday jewelly	\$100	\$ 100.00
13. No	on-farm a	nimals			*
E	xamples: [	Dogs, cats, birds, h	norses		
	No.				
	Yes.	Describe			
					\$ <u>0.0</u> 0
14. Ar	<u> </u>	personal and ho	busehold items you did not already list, including any health aids you did not list		
	No.				
	Yes.	Describe	books, CDs, DVDs & Family Photos	\$75	
			Society, SES, EVES & Falling Friedo	ψ, σ	\$ 75.00
15. <b>A</b> d	ld the dol	lar value of all	of your entries from Part 3, including any entries for pages you have attached		
for	Part 3. V	Write that numb	er here>		\$1,525.00
Part	4: D	escribe Your Fin	ancial Assets		
Do vo	u own or	have any legal	or equitable interest in any of the following?		Current value of the
		, ,	· ·		portion you own?
					Do not deduct secured claims
46					or exemptions
16. Ca		Money you have in	vour wallet in your home in a safe denosit how and on hand when you file your petition		
1	No.	vioriey you nave in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
	=,,	Describe			
	Yes.	Describe			
-	_				\$ 0.00

Case 17-20933 Doc 1 Filed 07/13/17 Entered 07/13/17 15:44:27 Desc Main Page 12 of Boundary Page 13 of Boundary Page 12 of Boundary Page 12 of Boundary Page 12 of Boundary Page 12 of Boundary Page 13 of Boundary Page 12 of Boundary Page 12 of Boundary Page 13 of Boundary Page 13 of Boundary Page 14 of Boun Paul Debtor 1

First Name

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □l No. Yes. Describe..... Account Type: Orland Bank & Trust 200.00 Checking Account 200.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Nο Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00

Case 17-20933 Doc 1 Paul Debtor 1

Desc Main

First Name

Middle Name

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Document Page 13 of 56 Pumber (if known)

Mor	ney or prop	erty owed to you	u?	Current value of the portion you own? Do not deduct secured or exemptions	
28.	Tax refund	s owed to you			
	No.				
	Yes.	Describe			
29.	Family sup	port		\$	0.00
		-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe		•	0.00
30.	Other amo	unts someone o	owes you	\$	0.00
	Examples: I	Jnpaid wages, disa	ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
	Social Secu	ırity benefits; unpai	d loans you made to someone else		
	Yes.	Describe			
	163.	Describe		\$	0.00
31.		insurance polici			
	Examples: I	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	Yes.	Describe	Company Name & Beneficiary:		
	100.	D00011D0	Health Insurance w/employer		
				\$	0.00
32.	-		at is due you from someone who has died  iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
	-	cause someone ha			
	No.				
	Yes.	Describe		¢	0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	Ψ	
	Examples:	Accidents, employr	ment disputes, insurance claims, or rights to sue		
	No.				
	Yes.	Describe		•	0.00
34.	Other cont	ingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights	Ψ	
	No.				
	Yes.	Describe			
35	Any financ	ial accote vou d	id not already list	\$	0.00
33.	No.	iai assets you u	in not alleady list		
	Yes.	Describe			
				\$	0.00
26	Add the de	llar value of all a	of your antice from Part 4, including any entries for pages you have attached		
			of your entries from Part 4, including any entries for pages you have attached er here		\$200.00
		The that hambe			
P	art 5: D	escribe Any Busi	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?		
	No.				
	Yes.				
				Current value of th	е
				portion you own?  Do not deduct secured	d claims
				or exemptions	
38.		eceivable or co	mmissions you already earned		
	No.				
	Yes.	Describe		¢	0.00
				Ψ	

Case 17-20933 Doc 1 Paul

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Document Page 14 of 56 Page 14 Desc Main Debtor 1 First Name Middle Name

39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
Yes. Describe	
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$0 <u>.00</u> 0
No.	
Yes. Describe	
41. Inventory	\$0 <u>.0</u> 0
No.	
Yes. Describe	
42. Interests in partnerships or joint ventures	\$0.00
No. Name of Entity and Percent of Ownership:	
Yes. Describe	
43. Customer lists, mailing lists, or other compilations	\$ <u> </u>
No.	
Yes. Describe	
44. Any business-related property you did not already list	\$0.00
No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe	\$0 <u>.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.	\$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$\$\$\$\$\$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$\$\$\$\$\$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$0.00 \$0  \$0  \$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$\$\$\$\$\$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$0.00 \$0 \$0 \$0 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?    No.	\$0.00 \$0  \$0  \$0.00

Debtor 1

Case 17-20933 Doc 1

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Document Page 15 of a complete (if known)

Page 15 of a complete (if known)

\$ 200.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 3,225.00

Desc Main

Paul

First Name

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 1,500.00 56. Part 2: Total vehicles, line 5 \$ 1,525.00 57. Part 3: Total personal and household items, line 15

63. Total of all property on Schedule A/B. Add line 55 + line 62

62. Total personal property. Add lines 56 through 61. .....

58. Part 4: Total financial assets, line 36

59. Part 5: Total business-related property, line 45

61. Part 7: Total other property not listed, line 54

60. Part 6: Total farm- and fishing-related property, line 52

\$3,225.00

\$3,225.00

Fill in this information to identify your case:						
Debtor 1	Paul	Lawrence	DeJohn			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r					
(If known)						

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.			
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)			
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)				
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.			
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption			
Brief description:	2004 Buick Regal with over 207,000 miles.	\$ <u>1,500</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00		
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit			
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_800	<b></b> \$	735 ILCS 5/12-1001(b) - \$800.00		
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit			
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>400</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$400.00		
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit			
Brief description:	Everyday clothes	\$ <u>150</u>	<b></b>	735 ILCS 5/12-1001(a),(e) - \$150.00		
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit			
Official Form 106C Record # 723255 Schedule C: The Property You Claim as Exempt Page 1 of 2						

Page 17 of 56 Case Number (if known) Document Debtor 1 Paul Lawrence First Name Middle Name Last Name

	Addit	ional Page				
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow	exemption
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Everyday jewelry	\$ <u>100</u>	<b>\$</b>	735 ILCS 5/12-1001(b) - \$1	00.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
	Brief description:	books, CDs, DVDs & Family Photos	\$ <u>75</u>	<b>\_</b> \$	735 ILCS 5/12-1001(a) - \$7	5.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Checking Account, Orland Bank & Trust, 200.00	\$_200	<b>\$</b>	735 ILCS 5/12-1001(b) - \$2	00.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
3	Δre vou claimin	g a homestead exemption of more	than \$155 675?			
		stment on 4/01/16 and every 3 years		n or after the date of adjustment .)		
	No.					
	Yes. Did you	acquire the property covered by the	e exemption within 1,215 d	ays before you filed this case?		
	☐ No					
	☐ Yes.					
0	fficial Form 106C	Record # 723255	Schedule C: T	he Property You Claim as Exempt		Page 2 of 2

Fill in this in	Case 17 Iformation to ident		ilad 07/12/17	Entered 0 8 of		15:44:27	Desc Main	
Debtor 1	Paul	Lawrence	DeJohn					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>II</u>						
Case Number	r		(State)				Check if this	s is an
(If known)			-				amended fil	ing
Be as complete information. If r	and accurate as prore space is nee	rs Who Have Claims possible. If two married people ded, copy the Additional Page, e and case number (if known).	are filing together, both	h are equally resp			ny	12/15
1. Do any cre	ditors have claims	s secured by your property?						
No. Ch	neck this box and s	ubmit this form to the court with	your other schedules. You	ou have nothing el	se to report on	this form.		
Yes. Fi	II in all of the inform	nation below.						
Part 1:	List All Secured Cla	nims						
0 Lintall on	accord alaims. If a	oraditor has more than one soon	rad alaim list the aradite	or concretely	Co	olumn A	Column A	Column C
for each c	laim. If more than	creditor has more than one secu one creditor has a particular clair claims in alphabetical order acco	m, list the other creditors	s in Part 2.	Do	nount of claim o not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill	in th	Case 17 200 nis information to identify you		Filad 07/12/17	red 07/13/17 15:44:27 9 of 56	7 D	esc Maiı	า	
De	btor 1	Paul	Lawrence	DeJohn					
De	DIOI I	First Name	Middle Name	Last Name					
De	btor 2	2							
(Spi	ouse, if	filing) First Name	Middle Name	Last Name					
Un	ited S	States Bankruptcy Court for the :	NORTHERN District of	ILLINOIS					
				(State)			Check	if this is an	
	known	umber n)						led filing	
⊃ffi	cia	Form 106E/E			_			g	
וווע	Cla	<u> I Form 106E/F</u>						_	
<u>ìch</u>	ed	ule E/F: Creditors \	Who Have Un	secured Claims				1	2/15
redite eede op of	ors w d, co	vith partially secured claims th	nat are listed in Sched it, number the entries ame and case numbe	lule D: Creditors Who Have Claims in the boxes on the left. Attach the	eases (Official Form 106G). Do not Secured by Property. If more spac Continuation Page to this page. O	ce is	any		
1 D	0.001	v oroditoro havo priority upag	oured eleime egainet v	·01/2					
1. 0	_ `	y creditors have priority unsec	cured claims against y	you r					
<u> </u>		o. Go to Part 2.							
_	Ye	·-·	latina life and distance in a	array the array and add the consequent of all	-to- that the consideration and an about the first con-				
e: n: u:	ach c onpri nsec	claim listed, identify what type of cority amounts. As much as posured claims, fill out the Continu	of claim it is. If a claim hasible, list the claims in ation Page of Part 1. If	has both priority and nonpriority amo alphabetical order according to the more than one creditor holds a part	aim, list the creditor separately for ea unts, list that claim here and show b creditor's name. If you have more tha cular claim, list the other creditors in	oth prio an two p	rity and oriority		
(F	or a	n explanation of each type of cl	laim, see the instruction	ns for this form in the instruction boo	klet.) Total clai	m	Priority	Nonpriority	
					Total Glai		amount	amount	
2.1	Co	olleen L McInerney	Last 4	digits of account number	<u>\$_0.00</u>		\$ <u>0.00</u>	\$ <u>0.00</u>	_
		ditor's Name 953 Kildare Ave.	When	was the debt incurred?					
		mber Street							
			As of	the date you file, the claim is: Check	all that apply.				
				ontingent	,				
	_			nliquidated					
,	City <b>Who</b>	owes the debt? Check one.	Zip Code Dis	sputed					
	De	ebtor 1 only							
	De	ebtor 2 only	<u>Ty</u> pe	of PRIORITY unsecured claim:					
	De	ebtor 1 and Debtor 2 only	=	omestic support obligations					
	At	least one of the debtors and anoth	er 🔲 Ta	ixes and certain other debts you owe the	government				
	_	heck if this claim relates to a							
		ommunity debt e claim subject to offest?	_	aims for death or personal injury while yo	u were				
	No.	•		oxicated					
	Ye		Ot	her. Specify	_				

Record # 723255

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Page 20 of 56 Case Number (if known) Document Lawrence Paul Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. **Total claim Priority** Nonpriority amount amount \$ 0.00 \$\_0.00 Illinois Child Support Enforce \$ 0.00 2.2 Last 4 digits of account number \_ Creditor's Name 509 S. 6th St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Springfield 62701 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** Advocate Health & Hospital Corporation \$ 861.00 4.1 Last 4 digits of account number \_ Creditor's Name When was the debt incurred? 2025 Windsor Dr. Number As of the date you file, the claim is: Check all that apply. Contingent Oak Brook 60523 IL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offest?

No

Official Form 106E/F

Other. Specify \_

Doc 1 Filed 07/13/17 Entered 07/13/17 15:44:27 Desc Main Case 17-20933 Page 21 of 56 Case Number (if known) **Document** Paul Lawrence Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Advocate Health Care \$ 960.00 Last 4 digits of account number

Ļ	4.2	Last 4 digits of account number	<u> </u>
	Creditor's Name		
	22393 Network Pl.	When was the debt incurred?	
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı	Chicago IL 60673	Contingent	
ı		Unliquidated	
ı	City State Zip Code  Who owes the debt? Check one.	Disputed	
ı			
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Check if this claim relates to a	that you did not report as priority claims	
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ı		- H. F. WD. 1.10	
ı	No	Other. Specify Medical/Dental Services	
ŀ	Yes PANK Polowers	NII II I	. 7 400 00
L	4.3 Barclays BANK Delaware	Last 4 digits of account number NULL	\$ <u>7,180.00</u>
ı	Creditor's Name	2042 2042	
ı	Po Box 8803	When was the debt incurred? 2012-2016	
ı	Number Street		
ı		As of the determination for the state of the state of	
ı	- <del></del>	As of the date you file, the claim is: Check all that apply.	
ı	Wilesia star	Contingent	
ı	Wilmington DE 19899	Unliquidated	
ı	City State Zip Code  Who owes the debt? Check one.	Disputed	
ı			
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı		that you did not report as priority claims	
ı	Check if this claim relates to a		
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?		
ı	No	Other. Specify Credit Card or Credit Use	
Ļ	Yes		
١	4.4 Commercial Acceptance Company	Last 4 digits of account number	<b>\$</b> 340.00
Ī	Creditor's Name		
ı	2300 Gettysburg Road Suite 102	When was the debt incurred?	
ı	Number Street		
ı			
ı		As of the date you file, the claim is: Check all that apply.	
ı		Contingent	
ı	Camp Hill PA 17011	Unliquidated	
ı	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		<b>—</b>	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
- 0			

Record # 723255

Doc 1 Filed 07/13/17 Entered 07/13/17 15:44:27 Desc Main Case 17-20933 Page 22 of 56 Number (if known) Document Paul Lawrence Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim FNB** Omaha \$ 3,032.00 Last 4 digits of account number \_ Creditor's Name 2015-2016 Po Box 3412 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NE 68103 Omaha Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Healthcare Revenue Recovery Group, LLC \$ 507.00 Last 4 digits of account number 4.6 PO Box 8486 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **Coral Springs** 33075 FL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes High Tech Medical Park \$ 135.00 4.7 Last 4 digits of account number Creditor's Name 11800 Southwest Highway When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Palos Heights 60463 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 07/13/17 Entered 07/13/17 15:44:27 Desc Main Case 17-20933 Page 23 of 56 Number (if known) Document Paul Lawrence Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Ingalls Memorial Hospital \$ 4,919.00 Last 4 digits of account number Creditor's Name 10024 Skokie Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60077 Skokie Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Mcydsnb \$ 87.00 Last 4 digits of account number 4.9 Creditor's Name 2005-2016 9111 Duke Blvd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 45040 Mason

Doc 1 Filed 07/13/17 Entered 07/13/17 15:44:27 Desc Main Case 17-20933 Page 24 of 56 Case Number (if known) **Document** Paul Lawrence Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.11 Secretary of State \$ 0.00 Last 4 digits of account number

7.11			
	Creditor's Name		
	PO Box 7848	When was the debt incurred?	
	Number Street		
	10th Floor	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Dobto to portain or profit offaring plane, and other offinial dobto	
	No	Other. Specify	
	Yes	Other: Specify	
4.12	Susan Rife Family Medicine, S.C.	Last 4 digits of account number	<b>\$</b> 260.00
7.12	Creditor's Name		
	10755 163rd PL	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orland Park IL 60467	Contingent	
		Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	<b>=</b>	Town (MONIPPIOPITY and Allaham	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
1	Yes	<del>_</del>	

List Others to Be Notified for a Debt That You Already Listed

Page 25 of 56 Case Number (if known) Document Lawrence Paul Debtor 1

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Harris & Harris, LTD On which entry in Part 1 or Part 2 list the original creditor? Line \_\_1\_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 111 W Jackson Blvd Part 2: Creditors with Nonpriority Unsecured Claims Number Suite 400 IL 60604 Chicago Last 4 digits of account number \_\_\_\_ \_\_\_ State Zip Code City Northstar Location Services On which entry in Part 1 or Part 2 list the original creditor? Name 4285 Genesee St. Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number \_\_\_\_ NULL\_\_\_\_ Cheektowaga NY 14225 City State Zip Code First Bank Card On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 2436 Line \_\_5 \_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Omaha NE 68103-243 Last 4 digits of account number \_\_\_\_ NULL \_\_\_\_ City State Zip Code Pilot Receivables Management, LLC On which entry in Part 1 or Part 2 list the original creditor? Name Line 5 of (Check one): Part 1: Creditors with Priority Unsecured Claims 10625 Techwoods Circle Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number \_\_\_\_ NULL \_\_\_ OH 45242 Cincinnati State Zip Code City **ICS** On which entry in Part 1 or Part 2 list the original creditor? Name 2207 Concord Pike #417 Part 1: Creditors with Priority Unsecured Claims Line 7 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street DE 19803 Wilmington Last 4 digits of account number \_\_\_\_ \_\_\_\_ City State Zin Code Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Name 2250 E. Devon Ave., Ste. 352 Line 8 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Des Plaines IL 60018 Last 4 digits of account number City State Zip Code

Debtor 1 Paul Lawrence Document Page 26 of 56 Case Number (if known)

First Name Middle Name

Add the Amounts for Each Type of Unsecured Claim

	ounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	or statistical re	porting purposes only. 28 U.S.C. § 159.
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority	6g.	\$0.00

Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$21,403.00

6j. Total. Add lines 6f through 6i.

21,403.00

Fill	l in this inf	Caso 17 formation to ider		Filad 07/12/17		ed 07/13/17 15:44:27 7 of 56	Desc Main	
De	ebtor 1	Paul	Lawrence	DeJohn	_			
		First Name	Middle Name	Last Name				
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	-			
Un	ited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>				
Са	ise Number			(State)			Check if this is an	
	known)						amended filing	
		orm 106G	ory Contracts and					12/15
1. D	nation. If monal pages o you hav No. Che Yes. Fill st separat	nore space is need, write your name any executory eck this box and in all of the informely each personnt, vehicle lease,	eded, copy the additional page ne and case number (if known) contracts or unexpired leases submit this form to the court with mation below even if the contract or company with whom you ha	e, fill it out, number the end.  ?  In your other schedules. Your or leases are listed in lease the contract or lease.	ntries, and	responsible for supplying correct tach it to this page. On the top of sing else to report on this form.  3: Property (Official Form 106A/B)  what each contract or lease is for et for more examples of executory of	any (for	
	nexpired le		hom you have the contract or	lease		State what the contract or least	se is for	
2.1	Nama				_			
	Name				_			
	Number	Street						
	City		State Zip	Code	_			
2.2								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.4								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.5								
	Name				-			
	Number	Street			_			

State Zip Code

City

Fill in this in	nformation to iden	ntify your case:	
Debtor 1	Paul	Lawrence	DeJohn
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>IL</u>	
Case Number	r		(State)
(If known)			,

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	any Additional Pages, write your name and case number (if known). Answer every question.								
1. [	Οο γοι	u have any codebtors? (If you ar	re filing a joint case, do not list eit	her spouse as a codel	btor.)				
	■ No.								
	Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
'	No. Go to line 3.								
	=		ise, or legal equivalent live with yo	ou at the time?					
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No							
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.				
		Name of your spouse, former spouse or l	legal equivalent						
		Number Street							
		City	State	Zip Code					
		•	• •		pouse is filing with you. List the person				
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,				
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00					
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt				
					Check all schedules that apply:				
3.1					Schedule D, line				
	Nan	ne			Schedule E/F, line				
	Nur	mber Street			Schedule G, line				
	City	<i>I</i>	State	Zip Code	_				
3.2					Schedule D, line				
	Nan	ne			Schedule E/F, line				
	Nur	mber Street			Schedule G, line				
	City		State	Zip Code	_				
3.3					Schedule D, line				
	Nan	ne			Schedule E/F, line				
	Nur	mber Street			Schedule G, line				
	City	/	State	Zip Code					

		ocumeni	Page 79	01 30
formation to ident	ify your case:			
Paul	Lawrence	DeJohn		
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
Bankruptcy Court for	the :NORTHERN DISTRICT OF	ILLINOIS		
r		_		Check if this is:
				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
<u>orm 106l</u>				MM / DD / YYYY
	Paul First Name First Name  Bankruptcy Court for	Paul Lawrence First Name Middle Name  First Name Middle Name  Bankruptcy Court for the :NORTHERN DISTRICT OF	Paul Lawrence DeJohn First Name Middle Name Last Name First Name Middle Name Last Name  Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS	Paul Lawrence DeJohn  First Name Middle Name Last Name  First Name Middle Name Last Name  Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed  Not employed	d	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation			
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
			,		1
		How long employed there?	Since 12/1/2016		
Par	rt 2: Give Details About Monthly	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	· ·	ne the information for	•	· · · · ·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay alculate what the monthly wage wo		\$3,390.75	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,390.75	\$0.00

 Official Form 106I
 Record #
 723255
 Schedule I: Your Income
 Page 1 of 2

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Document Paul Lawrence Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1		ebtor 2 or ling spouse		
	Copy	y line 4 here	4.	\$3,390.75		\$0.00		
5. <b>Li</b>		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a.	\$614.77		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
		nsurance	5e. _	\$0.00		\$0.00		
	5f. <b>C</b>	Omestic support obligations	5f. —	\$686.40		\$0.00		
	5g. <b>L</b>	Inion dues	5g. 	\$135.63		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
6. <b>A</b> d	ld the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$1,436.80		\$0.00		
7. <b>Ca</b>	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,953.94		\$0.00		
8. Lis	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,953.94 +		\$0.00 =	Г	\$1,953.94
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	<b>† 1,000.0 1</b>		<del>+</del> 0.00	L	Ψ1,000.04
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent ot available to				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	P		 	\$1,953.94
12		e that amount on the Summary of Schedules and Statistical Summary of Ce		s ana kelatea Data, if it	applies		12.	<b>Ψ1,953.94</b>
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	ſ					

Fill	l in this in	formation to identify yo	our case:				
De	ebtor 1	Paul	Lawrence	DeJohn	Check if this is:		
Do	btor 2	First Name	Middle Name	Last Name	An amendo	ŭ	matition about a 12
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	_ · ·	of the following c	-petition chapter 13 late:
Un	ited States	Bankruptcy Court for the : _	NORTHERN DISTRICT OF	FILLINOIS	<del></del>		
	ise Number known)			_	MM / DD /	YYYY	
Oŧt:	sial F	ormo 106 l				_	2 because Debtor 2
		orm 106J			maintains :	a separate house	hold.
		e J: Your Ex	_				12/14
	space is r				are equally responsible for supply ges, write your name and case nur	_	
Part	11: D	escribe Your Household					
г	=	Go to line 2.  Does Debtor 2 live in a solution in a solut	separate household? st file a separate Schedule	e J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis	st Debtor 1 and		his information for ent	Debtor 1 or Debtor 2	age	with you?
	Do not st	ate the dependents'			Daughter	7	Yes
	names.	·					X No
							Yes
							X No Yes
							X No
						_	Yes
							X No
							Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Part	t 2:	stimate Your Ongoing M	onthly Expenses				
expe	-	f a date after the bankr		•	n as a supplement in a Chapter 13 check the box at the top of the for	•	
	-		<del>-</del>	nce if you know the value ncome (Official Form 106I.	1	)	our expenses
4.					•		
4.		for the ground or lot.	expenses for your reside	nce. Include first mortgage	payments and	4.	\$850.00
	If not inc	cluded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
		operty, homeowner's, or				4b.	\$0.00
		me maintenance, repair				4c.	\$50.00 \$0.00
	4d. Ho	meowner's association of	or condominium dues			4d.	\$0.00

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Case Number (if known) \_

Paul Lawrence First Name Middle Name Last Name

Debtor 1

First	Name Middle Name Last Name		
			Your expenses
5. Additio	onal Mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities	s:		
6a. E	lectricity, heat, natural gas	6a.	\$60.00
6b. W	Vater, sewer, garbage collection	6b.	\$0.00
6c. T	elephone, cell phone, internet, satellite, and cable service	6c.	\$100.00
6d. O	other. Specify:	6d.	\$ 0.00
7. Food a	and housekeeping supplies	7.	\$350.00
8. Childca	are and children's education costs	8.	\$0.00
9. Clothin	ng, laundry, and dry cleaning	9.	\$40.00
10. Person	nal care products and services	10.	\$30.00
11. Medica	al and dental expenses	11.	\$40.00
12. Transp	ortation. Include gas, maintenance, bus or train fare.	12.	\$300.00
Do not	include car payments.		
13. Enterta	ainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charita	able contributions and religious donations	14.	\$0.00
15. <b>Insura</b> r	nce.		
Do not	include insurance deducted from your pay or included in lines 4 or 20.		
15a. Lit	fe insurance	15a.	\$0.00
15b. He	ealth insurance	15b.	\$0.00
15c. Ve	ehicle insurance	15c.	\$125.00
15d. Ot	ther insurance. Specify:	15d.	\$0.00
16. <b>Taxes.</b>	Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify	r	16.	\$0.00
17. Installn	ment or lease payments:		
17a. Ca	ar payments for Vehicle 1	17a.	\$0.00
17b. Ca	ar payments for Vehicle 2	17b.	\$0.00
17c. Ot	ther. Specify:	17c.	\$0.00
17d. Ot	ther. Specify:	17d.	\$0.00
18. <b>Your p</b> a	ayments of alimony, maintenance, and support that you did not report as deducted		
from yo	our pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$0.00
19. Other p	payments you make to support others who do not live with you.		
Specify	r	19.	\$0.00
	real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	ortgages on other property	20a.	\$ 0.00
	eal estate taxes	20b.	\$ 0.00
20c. Pr	operty, homeowner's, or renter's insurance	20c.	\$ 0.00
	aintenance, repair, and upkeep expenses	20d.	\$ 0.00
	omeowner's association or condominium dues	20e.	\$ 0.00

Official Form 106J Record # 723255 Schedule J: Your Expenses Page 2 of 3 Case 17-20933 Doc 1 Filed 07/13/17 Entered 07/13/17 15:44:27 Desc Main Document Page 33 of 56

Paul Lawrence Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$1,945.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,953.94 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,945.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$8.94 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

 Official Form 106J
 Record #
 723255
 Schedule J: Your Expenses
 Page 3 of 3

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
■ No					
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and				
contest.					
🗶 /s/ Paul Lawrence DeJohn, Jr.	<b>x</b>				
Signature of Debtor 1	Signature of Debtor 2				
Date_07/05/2017	Date				
MM / DD / YYYY	MM / DD / YYYY				

Fill in this information to identify your case: DeJohn Debtor 1 Paul Lawrence First Name Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.						
211.1: Give Details About Your Marital Status and Where You Lived Before						
01.	01. What is your current marital status?					
	Married					
	Not married					
	_					
02 During the last 3 years, have you lived anywhere other than where you live now?						
	■ No. □ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.					
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.			
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2		
		lived there		lived there		
03	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)					
	No.					
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).					
Part 2: Explain the Sources of Your Income						

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Debtor 1 Paul Lawrence DeJohn Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$20,345 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$34,968 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$35,000 est Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) School reimbursement \$1,115 For last calendar year: (January 1 to December 31, 2016) List Certain Payments You Made Before You Filed for Bankruptcy

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Paul Lawrence DeJohn Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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ebtor 1		Paul	Lawrence	DeJohn	Case Number (if kr.	own)	
		First Name	Middle Name	Last Name			
		in 90 days before you filed f fuse to make a payment bed		-	ık or financial institution, set off ar	ny amounts from y	our accounts
	Ν	No. Go to line 11					
Ē	_ ]	es. Fill in the information belo	ow.				
		in 1 year before you filed for t-appointed receiver, a custo			essession of an assignee for the bo	enefit of creditors,	а
	N	0.					
	] Ye	es.					
Part	5:	List Certain Gifts and Con	itributions				
13 <b>W</b>	/ithi	in 2 years before you filed fo	or bankruptcy, did y	ou give any gifts with a tota	I value of more than \$600 per pers	on?	
	Ν	lo.					
	] Y	es. Fill in the details for each	gift.				
14 W	/ithi	in 2 years before you filed fo	or bankruptcy, did y	ou give any gifts or contribi	utions with a total value of more th	an \$600 to any ch	arity?
	Ν	lo.					
	] Y	es. Fill in the details for each	gift.				
		List Contain Lance					
Part	6:	List Certain Losses					
		in 1 year before you filed for bling?	r bankruptcy or sinc	e you filed for bankruptcy, o	did you lose anything because of t	heft, fire, other dis	saster, or
	Ν	lo.					
	] Y	es. Fill in the details for each	gift.				
Pari	: 7:	List Certain Payments or	Transfers				
C	ons	sulted about seeking bankru	ptcy or preparing a	bankruptcy petition?	your behalf pay or transfer any pro		ou
_	_		by petition preparers	s, or create counseling agen	oles for services required in your i	ouriki uptoy.	
L	_ N ■ ∨	es. Fill in the details					
	• '	es. I ill ill the details					
	P	arty Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
	_	Geraci Law L.L.C.					\$1,300.00
	_	55 E. Monroe Street #3400					
	-	Chicago,IL 60603					
	-						
	P	arty Contact Info		Description and value of a	ny property transferred	Date payment	Amount of payment
						or transfer	
	_	Hananwill Credit Counseling		Credit Counseling Services		2016	\$25.00
		115 N. Cross St.					
	-	Robinson, IL 62454					
	-						

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Paul Lawrence DeJohn Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was closed, sold, moved, instrument closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value

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 Debtor 1
 Paul Lawrence
 DeJohn
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Pa	rt 10:	Give Details About Environmental Info	rmation		
		pose of Part 10, the following definition	ons apply:		
	Environr hazardo	mental law means any federal, state, ous or toxic substances, wastes, or m	or local statute or regulation concerning aterial into the air, land, soil, surface wat the cleanup of these substances, wastes	er, groundwater, or other medium,	
		ans any location, facility, or property ed to own, operate, or utilize it, includ	as defined under any environmental law, ing disposal sites.	whether you now own, operate, or utilize	•
		ous material means anything an envir ace, hazardous material, pollutant, co	onmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic	
Rep	ort all n	otices, releases, and proceedings that	at you know about, regardless of when th	ney occurred.	
24	Has any	y governmental unit notified you that	you may be liable or potentially liable un	der or in violation of an environmental la	w?
	No.	. Fill in the details			
	∐ Yes.	s. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice
25	Have ve	ou notified any governmental unit of	any release of hazardous material?		
25	_	ou notified any governmental unit of	any release of nazardous material?		
	No.	s. Fill in the details.			
			Governmental unit	Environmental law, if you know it	Date of notice
26	Have yo	ou been a party in any judicial or adm	inistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.
	No.				
	Yes	s. Fill in the details.			
			Court or agency	Nature of the case	Status of the case
			court of agonoy	Nature of the case	Status of the sase
Pa	rt 11:	Give Details About Your Business or C		Nature of the case	Status of the case
	rt 11:		onnections to Any Business		
	Within 4	4 years before you filed for bankrupto	onnections to Any Business cy, did you own a business or have any c	of the following connections to any busin	
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business	of the following connections to any busin ner full-time or part-time	
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eith	of the following connections to any busin ner full-time or part-time	
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa	onnections to Any Business  cy, did you own a business or have any c a trade, profession, or other activity, eith  ny (LLC) or limited liability partnership (l	of the following connections to any busin ner full-time or part-time	
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation	of the following connections to any busin ner full-time or part-time	
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing exe	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation or equity securities of a corporation	of the following connections to any busin ner full-time or part-time	
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time	
	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compate A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?

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Paul DeJohn Lawrence Case Number (if known) \_ First Name Middle Name Last Name

Part 12:	Sign Below	
answers		y attachments, and I declare under penalty of perjury that the ent, concealing property, or obtaining money or property by fraud 00, or imprisonment for up to 20 years, or both.
¥ /s	Paul Lawrence DeJohn, Jr.	
	nature of Debtor 1	Signature of Debtor 2
Da	te <u>07/05/2017</u> MM / DD / YYYY	Date
Did you	attach additional pages to Your Statement of Financial Affair	s for Individuals Filing for Bankruptcy (Official Form 107)?
No		
Yes		
Did you	pay or agree to pay someone who is not an attorney to help y	ou fill out bankruptcy forms?
No		
Yes	. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

Fill in this i	Case 17		ilad 07/12/17 Er	ptered 07/13/17 15:44:2	27 Desc Main	
	mormation to luent	ny your case.		2 of 56		
Debtor 1	Paul	Lawrence	DeJohn			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS			
Case Numbe	er.		(State)		Check if this is an	
(If known)			•		amended filing	
Official F	orm 108					
Stateme	ent of Intent	tion for Individual	s Filing Under C	hapter 7		12/15
•	_	er chapter 7, you must fill out th	nis form if:			
	ve claims secured b		rod			
=		erty and the lease has not expir ourt within 30 days after you file		or by the date set for the meeting of ci	reditors,	
		-		to the creditors and lessors you list.		
If two married	people are filing too	gether in a joint case, both are	equally responsible for supp	olying correct information.		
	must sign and date					
•		·	ed, attach a separate sheet t	o this form. On the top of any addition	nal pages,	
	ne and case number					
Part 1:	List Your Creditors \	Who Have Secured Claims				
For any cre     information	=	ed in Part 1 of Schedule D: Cre	ditors Who Have Claims Sec	cured by Property (Official Form 106D	)), fill in the	
Identify the	e creditor and the pr	operty that is collateral	What do you inten secures a debt?	d to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	3		Surrender	the property	☐ No	
name:			Retain the	e property and redeem it	☐ Yes	
Description	on of		☐ Retain the	e property and enter into a		
property			Reaffirma	tion Agreement.		
securing	debt:		☐ Retain the	e property and [explain]:	<u> </u>	
Creditor's	S		Surrender	the property	□ No	
name:			Retain the	e property and redeem it	_ □ Yes	
Description	on of		Retain the	e property and enter into a		
property	on or		Reaffirma	tion Agreement.		
securing	debt:		☐ Retain the	e property and [explain]:	<u></u>	
Creditor's			☐ Surrender	the property	□No	
name:			<u> </u>	e property and redeem it	<u> </u>	
Docarie 4:	on of		<u> </u>	e property and enter into a	Yes	
Description property	OH OI		<del></del>	tion Agreement.		
securing	debt:			e property and [explain]:		
			<b>_</b>			
One alite 1			П о	the property		
Creditor's	5		□ Surrender	the property	□No	

Retain the property and redeem it

Retain the property and [explain]:

Reaffirmation Agreement.

Retain the property and enter into a

Yes

property

Description of

securing debt:

name:

Debtor 1

Paul

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First Name

 1	5

List Your Unexpired Personal Property Leases

fill in the information below. Do not list real estate leas	sted in Schedule G: Executory Contracts and Unexpired Leses. Unexpired leases are leases that are still in effect; the rty lease if the trustee does not assume it. 11 U.S.C. § 365(	lease period has not yet
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		☐ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated personal property that is subject to an unexpired lease	my intention about any property of my estate that secures	a debt and any
/s/ Paul Lawrence DeJohn, Jr. Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 07/05/2017	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re	A DIGITAL OF IEEE (ORDER IN TERE	iv Dividio	
Pau	ul Lawrence DeJohn Jr. / Debtor		Case No:	
			Chapter:	Chapter 7
	DISCLOSURE	E OF COMPENSATION OF ATTORNE	Y FOR DEB	TOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. mpensation paid to me within one year before the adered or to be rendered on behalf of the debtor(s)	filing of the petition in bankruptcy, or agre	ed to be paid	I to me, for services
	For legal services, I have agreed to accept	\$1,300.00		
	Prior to the filing of this statement I have receive	ved <b>\$1,300.00</b>		
	Balance Due	\$0.00		
2.	The source of the compensation paid to me was	:		
	Debtor(s) Other: (specify)			
3.	The source of compensation to be paid to me is:	:		
	Debtor(s) Other: (specify)			
4.	I have not agreed to share the above-disclor of my law firm.	osed compensation with any other person u	nless they are	e members and associates
	I have agreed to share the above-disclosed of my law firm. A copy of the agreement, attached.			
5.	In return for the above-disclosed fee, I have agreease, including:	eed to render legal service for all aspects o	f the bankrup	otcy
	<ul> <li>a. Analysis of the debtor's financial situation bankruptcy;</li> </ul>	a, and rendering advice to the debtor in dete	ermining whe	ether to file a petition in
	b. Preparation and filing of any petition, sche	dules, statements of affairs and plan which	may be requ	nired;
6.	By agreement with the debtor(s), the above-disc Fee does NOT include any work done post-filin	<del>-</del>	ervice:	
		CERTIFICATION		
		complete statement of any agreement or an f the debtor(s) in this bankruptcy proceeding	-	or
	Date: 07/12/2017	/s/ Tarek Muhammad Khalil		
	Date	Signature of Attorney	<del></del>	

723255 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

#### Case 17-20933 Geraci Lawied Lov 13/11/70 is Hindered Wiscolin 5:44:27 Desc Main

Headquarters: 55 E. Monroe Street, #3400 CHD 100 CHD 100 CHD 100 Street 868.00 CHD 100 CHD 100

Date: 7/5/2017

Consultation Attorney: **JMV** 

Record #: 723-255



#### Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$\( \frac{1}{300.00} \)
at \$ {} today, \$ {} per {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitivel
and \${ } I will obtain from { } within 60 days of today. Bankruptcy is time-sensitivel
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
The Court is not included in the pre-liming amount, unless you pay us for it in advances.
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$595.00_ & \$335 = \$930.00_ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test &
statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email
attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or
proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee.  Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
<b>Termination</b> . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. <b>Wisconsin</b> : We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Course. I will not transfer of acquire any property of mount of acoustic fundamental formation and accoust of an internet of acoustic of acoustic fundamental fund
2-12 // 01 //
Date: //>// X / C /// X / X
Date: 7/5/17 X (Joint Debtor) X (Joint Debtor)
Attorney for the Debtor(s). Representing Geraci Law L.L.C. rev 161112

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul Lawrence DeJohn Jr. / Debtor	Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/05/2017 /s/ Paul Lawrence DeJohn, Jr.

Paul Lawrence DeJohn, Jr.

X Date & Sign

Record # 723255 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Paul Lawrence DeJohn Jr. / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/05/2017	/s/ Paul Lawrence DeJohn, Jr.
	Paul Lawrence DeJohn, Jr.
Dated: 07/12/2017	/s/ Tarok Muhammad Khalil

aled. 07/12/2017 /5/ Talek Wullallillau Kilalli

Attorney: Tarek Muhammad Khalil

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	Doub	Lawrence	DeJohn	Case Number (i	if known)
or 1	Paul First Name	Middle Name	Last Name		
	Literation				
t 6:	Answer These Questions	s for Reporting Purposes			
Wh	at kind of debts do	40- Are veur deb	ts primarily consume an individual primarily fo	er debts? Consumer debts are der or a personal, family, or household	efined in 11 U.S.C. § 101(8) i purpose."
you	ı have?	No. Go to			
		16b. <b>Are your deb</b> money for a bu	nts primarily business usiness or investment or	s debts? Business debts are debth through the operation of the busin	ots that you incurred to obtain less or investment.
		□No. Go to □Yes. Go to	line 17.	••	
		16c. State the type	of debts you owe that are	e not consumer debts or business	s debts.
	e you filing under napter 7?		filing under Chapter 7.		t property is excluded and
	you estimate that after	Yes. I am filin administ	g under Chapter 7. Do y rative expenses are paid	ou estimate that after any exemp that funds will be available to dis	tribute to unsecured creditors?
	ny exempt property is	No.			
ac	Iministrative expenses	∐Yes.			
ar	e paid that funds will be	_			
	vailable for distribution unsecured creditors?				
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	ow many creditors do	<b>■</b> 1-49 <b>□</b> 50-99	<del>-</del>	<b>]</b> 5,001-10,000	<b>5</b> 0,001-100,000
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	low much do you	\$50,001-\$10	0.000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	stimate your liabilities	\$100,001-\$5	-,	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
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	·	<b>□</b> \$500,001-¢1	Time.		
art '	74 Sign Below				
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•		of title 11, United under Chapter 7.	States Code. I understar	o the reliei avallable under eden	igible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed
		this document, I h	nave obtained and read t	ne notice required by 11 0.0.0.3	
	,			pter of title 11, United States Cod	
	.*	with a bankrupto	king a false statement, co y case can result in fines 2, 1341, 1519, and 3571.	oncealing property, or obtaining m up to \$250,000, or imprisonment	oney or property by fraud in connection for up to 20 years, or both.
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		•	. 7 , 5 ,20	14 <b>7</b> 147	Executed on
		Executed of	on	🗸 Standard 🗓	MM / DD / YYYY

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		Lawrence	DeJohn	
ebtor 1	Paul First Name	Middle Name	Last Name	
ebtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Inited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of _	ILLINOIS (State)	<u>_</u>
Case Number	r		<del>_</del>	Check if this is an
(if known)				amended filing
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must file to ining mones, or both.  Did you pa	people are filing toge his form whenever y ey or property by fra 18 U.S.C. §§ 152, 13 Sign Below y or agree to pay so	ether, both are equally responsion file bankruptcy schedule and in connection with a bank41, 1519, and 3571.	onsible for supplying corre es or amended schedules. nkruptcy case can result ir	ect information. Making a false statement, concealing property, or fines up to \$250,000, or imprisonment for up to 20
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Debtor 1	Paul First Name	Lawrence	DeJohn	Case Number (if known)
		Middle Name	Last Name	

rt 12: Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Date					
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No No					
☐ Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).					

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г1	Paul	Lawrence	<u>.</u>	DeJohn	Case Number (if known)	
	First Name	Middle Name		Last Name		
rt 2:		expired Personal Prope				
anv	mexnired person	al property lease that	you listed in S	Schedule G: Executory Con	tracts and Unexpired Leases (Official	Form 106G),
1 the	information belo	w. Do not list real esta	ate leases. Une	expired leases are leases th	at are still in effect; the lease period r	as not yet
ed. Y	ou may assume a	ın unexpired persona	l property leas	e if the trustee does not as:	sume it. 11 U.S.C. § 365(p)(2).	
Des	cribe your unexpi	red personal property	leases			Will the lease be assumed?
ess	or's name:					☐ No
						Yes
Des	cription of lease	ed .				
prop	erty:					
per constitue	_					☐ No
Less	sor's name:		***************************************			Yes
Dec	cription of leas	ed				<u> </u>
	erty:	<del></del>				
			***************************************			<b>-</b>
Less	sor's name:					□ No
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	cription of leas	ed				
prop	perty:					
l ee	sor's name:					□No
	JUI J HAIHE.					Yes
Des	cription of leas	ed				
	perty:					
(mediation)						□No
Les	sor's name:					□Yes
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	perty:					
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م ا	ssor's name:					☐ No
	JOUI S HAITIC.					Yes
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Part	3; Sign Below	,				
		, I declare that I have				

Signature of Debtor 1.

Date Dated: 7 / 5 /20

Signature of Debtor 2

Date MM / DD / YYYY

## DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: 4. (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

such contracts.	I to the least of property may be taken for both loans
19. Satoffs, if you have money in a credit union or creditor account, or other loads.	ans that cross-collateralized, any money or property may be taken for both loans.
16. Setolis il you have money in a dealt amen of the	the same and sold by the
The Undersigned have read the above & assume the risk that a debt is not disc	charged in bankruptcy, that our non-exempt property will be taken and sold by the
The Orderagnes that the second	ave excess income, or change in State, Federal or Bankruptcy laws before the cas
banknintcy trustee if it can't be protected, that the trustee might object it tiwe ha	ave excess income, of change injointe, i design of Damage of
DUITE ON DET	STION IS ACCURATED.
in filed in Court AND WE HAVE TO READ. CHECK, & MAKE SURE OUR ELI	Alon is Acounty Lim

X Date & Sign Paul Lawrence DeJohn, Jr.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul Lawrence DeJohn Jr. / Debtor

Bankruptcy Docket #:

Judge:

### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 7 / 5 /2017

Paul Lawrence DeJohn, Jr.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1	Paul	Lawrence	DeJohn	Case Number (if known) _					
	First Name	Middle Name	Last Name	Column A Debtor 1	Calumn B Debtor 2 or non-filing spouse	- was described to a second control of the s			
0 !!	nployment compen	estion		\$0.00	\$0.00	***************************************			
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		Act. Instead, list it here:							
						***************************************			
ben	efit under the Social			\$0.00	\$0.00	Acconstant			
Do	not include any bene victim of a war crim	ne, a crime against humanity, or	ecurity Act or payments received			,			
				\$0.00	\$ 0.00	***************************************			
3				\$ 0.00	\$0.00				
\$		separate pages, if any.		\$0.00	\$0.00				
11. Cal	culate your total cu ımn. Then add the t	rrent monthly income. Add line otal for Column A to the total for	s 2 through 10 for each Column B.	\$3,390.75 +	\$0.00 =	\$3,390.75			
Part :	Determine W	Thether the Means Test Applies to	у You						
12. Ca	culate your current	monthly income for the year.	Follow these steps: 11	Copy line 11 here	12a. 🖟	\$3,390.75			
12a			11		<b></b>	x 12			
401		ne number of months in a year). r annual income for this part of the	ne form		12b.	\$40,689.00			
12b					\$1,000m				
13. Ca	culate the median 1	family income that applies to y				,			
Fill	in the state in which	ı you live.	L L						
Fill	in the number of pe	ople in your household.	1		. —				
· +.	en a la tart at amplicati	ble median income amounts, do	of householdonline using the link specified in the at the bankruptcy clerk's office.	separate	13.	\$50,765.00			
ž	w do the lines com								
148	Go to Part 3.		e top of page 1, check box 1, <i>There</i>						
141	Go to Part 3 a	ore than line 13. On the top of pa nd fill out Form 122A-2.	ge 1, check box 2, The presumption	n of abuse is determined by Form	122A-2.				
Part	3: Sign Below								
By signing here I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.									
	_ <u>F</u>	I Step 1							
Paul Lawrence DeJohn									
	Date::	<u>/</u> 1_5_/2017	4004.0						
***************************************		line 14a, do NOT fill out or file Fo							
	If you checked line 14b, fill out Form 122A-2 and file it with this form.								

Form B 201A, Notice to Consumer Debtor(s)

In re Paul Lawrence DeJohn Jr. / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 7/5/2017

Paul Lawrence DeJohn, Jr.

X Date & Sign

Dated: 7,5 /2017

Attorney: Tarek Muhammad Khalil

Form B 201A, Notice to Consumer Debtor(s)

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